

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Kevin J. and Diana L. Grecek : Bankruptcy Case No. 22-21094-TPA  
*Debtor(s)* : Chapter 13

**PLAN CONFIRMATION ORDER**

**AND NOW**, this **21st** day of **July, 2022**, it is hereby **ORDERED, ADJUDGED and DECREED**, with the consent of all the Parties in attendance, as follows:

**A** The Chapter 13 Plan dated **June 6, 2022**, except as modified herein as numbered, below, is **CONFIRMED** in accord with **11 USC 1325**. On the effective date of this Order, the Chapter 13 Trustee shall pay administrative, secured and priority creditors identified in the Plan. General unsecured creditors will not receive distributions at least until the government bar date has passed and the Chapter 13 Trustee has submitted a *Notice of Intention to Pay Claims* to the Court. The current Plan payment is **\$2,540**.

**B IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

1. **Objections to the Plan:** This Order is effective as of the date indicated below. Pursuant to *Fed.R.Bankr.P. 2002(b)*, any party in interest with an objection to any provision of this Confirmation Order must file a written objection within the twenty-eight (28) day period following entry of this Order. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may only disburse funds pursuant to this confirmation order upon expiration of the foregoing twenty-eight (28) day period.

2. **Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

3. **Review of Claims Docket and Objections to Claims.** Pursuant to *LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review all proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

4. **Motions or Complaints Pursuant to §§506, 507, or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

5. **Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the Plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

**C IT IS FURTHER ORDERED THAT:**

1. Plan terms are subject to the resolution of: timely but yet to be filed claims including government claims; all actions to determine the avoidability, priority or extent of liens, including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.

Revised 3/22/2022

2. Following payment of allowed secured and priority claims the allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.

3. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to 11 U.S.C. §1322(b)(2), nothing in this Order shall be construed to change the payment terms established in the Plan.

4. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

5. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' Counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

6. Debtor(s) shall file an Amended Schedule I and/or J in the event of:

(a) Household income increases by 10% or more over most the recently filed Schedule I, because of new employment, promotion, or otherwise.

(b) A reduction in payroll withholding (including any Domestic Support Obligation and retirement loan(s) repayments), or a 10% or more reduction of any line item expense on Schedule J.

(c) Any indicated increase in disposable income as a result of an increase in income or decrease in payroll withholding or Schedule J expense (and the fund created for the benefit of general Unsecured Creditors) is retroactive to the date of the payoff of the obligation, decrease in expense, or increase in household income.

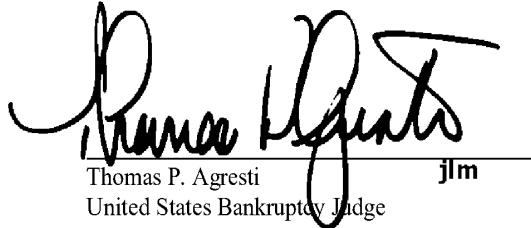
7. Debtor(s) shall provide Trustee annual tax returns and statements of income and expenses, in accordance with Section 521(f) and (g), and shall file an amended plan reflecting any increase in disposable income retroactive to date of increase.

8. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

9. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising preconfirmation defaults in any subsequent motion to dismiss.

10. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any secured claim that is secured by the subject property, unless directed otherwise by further Order of Court.

11. Any prior Confirmation Order entered in this matter is *VACATED*.



Thomas P. Agresti  
United States Bankruptcy Judge  
jlm

cc: All Parties in interest to be served by Clerk immediately

Revised 3/22/2022

In re:  
Kevin J. Grecek  
Diana L. Grecek  
Debtors

Case No. 22-21094-TPA  
Chapter 13

District/off: 0315-2

User: auto

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The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 23, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Kevin J. Grecek, Diana L. Grecek, 1449 Blossom Hill Road, Pittsburgh, PA 15234-2345
15487840	+ Comenity / Sony Visa, PO Box 650969, Dallas, TX 75265-0969
15487854	+ Fifth Third Bank, Attn: Bankruptcy, Maildrop RCS83E 1830 E Paris Ave SE, Grand Rapids, MI 49546
15487856	+ Goldman Sachs And Co, PO Box 70321, Philadelphia, PA 19176-0321
15487857	+ Household Finance, 1604 W Newport Pike, Wilmington, DE 19804-3500
15487869	+ Sunoco Inc., PO Box 70608, Philadelphia, PA 19176-0608
15487902	+ TD Bank, PO Box 100290, Columbia, SC 29202-3290
15487903	+ TD Bank, N.A., Td Bank Usbc, Greenville, SC 29607
15491326	+ TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: jdryer@bersteinlaw.com	Jul 21 2022 23:48:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Email/PDF: rmscedi@recoverycorp.com	Jul 21 2022 23:51:25	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15487790	Email/Text: BarclaysBankDelaware@tsico.com	Jul 21 2022 23:48:00	Barclays, PO Box 13337, Philadelphia, PA 19101-3337
15487793	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 21 2022 23:48:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15487791	+ Email/Text: BarclaysBankDelaware@tsico.com	Jul 21 2022 23:48:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15487795	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 21 2022 23:51:21	Best Buy, PO Box 70601, Philadelphia, PA 19176-0601
15487796	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 21 2022 23:51:21	Best Buy Credit Services, PO Box 70601, Philadelphia, PA 19176-0601
15489486	Email/Text: BKPT@cfna.com	Jul 21 2022 23:48:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND,OHIO 44181-8011
15487797	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 21 2022 23:51:13	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15487800	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 21 2022 23:51:13	Capital One / Walmart, PO Box 71087, Charlotte, NC 28272-1087
15487802	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 21 2022 23:51:25	Capital One / Walmart Dc, PO Box 71087, Charlotte, NC 28272-1087
15497899	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 21 2022 23:51:13	Capital One Bank (USA), N.A., by American

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15487807	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 21 2022 23:51:25	Capital One NA, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15487809	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 21 2022 23:48:00	Capitalone, Po Box 31293, Salt Lake City, UT 84131-0293
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15487826	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 21 2022 23:51:26	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15487832	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 21 2022 23:51:26	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
15487834	Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 21 2022 23:51:26	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
15487837	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 21 2022 23:51:21	Citibank/Best Buy, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
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15487839	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jul 21 2022 23:51:26	Citibank/Sunoco, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15487841	+ Email/Text: BKPT@cfna.com	Jul 21 2022 23:48:00	Credit First National Association, Pob 81315, Cleveland, OH 44181-0315
15487843	+ Email/Text: BKPT@cfna.com	Jul 21 2022 23:48:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
15487845	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 21 2022 23:51:20	Cws/cw Nexus, Po Box 9201, Old Bethpage, NY 11804-9001
15487846	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 21 2022 23:51:13	Cws/cw Nexus, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
15487847	Email/PDF: pa_dc_ed@navient.com	Jul 21 2022 23:51:19	Dept of Ed Aidvantage, PO Box 9635, Wilkes Barre, PA 18773-9635
15487848	+ Email/Text: mrdiscen@discover.com	Jul 21 2022 23:48:00	Discover, PO Box 70176, Philadelphia, PA 19176-0176
15489473	Email/Text: mrdiscen@discover.com	Jul 21 2022 23:48:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15487849	+ Email/Text: mrdiscen@discover.com	Jul 21 2022 23:48:00	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
15487851	+ Email/Text: mrdiscen@discover.com	Jul 21 2022 23:48:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15487855	+ Email/Text: collectionbankruptcies.bancorp@53.com	Jul 21 2022 23:48:00	Fifth Third Bank, PO Box 740789, Cincinnati, OH 45274-0789

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15492685	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Jul 21 2022 23:48:00	Fifth Third Bank N.A., PO Box 9013, Addison, Texas 75001-9013
15487814	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 21 2022 23:51:25	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15487810	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 21 2022 23:51:13	Chase Card Services, Po Box 15369, Wilmington, DE 19850
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15487858	Email/PDF: ais.chase.ebn@aisinfo.com	Jul 21 2022 23:51:25	Marriott / Chase, PO Box 1423, Charlotte, NC 28201
15497597	+ Email/Text: RASEBN@raslg.com	Jul 21 2022 23:48:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15493728	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jul 21 2022 23:48:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15497254	Email/PDF: resurgentbknotifications@resurgent.com	Jul 21 2022 23:51:14	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15497262	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 21 2022 23:51:20	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15487859	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 21 2022 23:51:14	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
15487862	+ Email/PDF: pa_dc_claims@navient.com	Jul 21 2022 23:51:25	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
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15487866	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 21 2022 23:51:20	Pottery Barn, PO Box 71087, Charlotte, NC 28272-1087
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15488285	+ Email/PDF: gecscedi@recoverycorp.com	Jul 21 2022 23:51:13	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
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15487897	+ Email/Text: bncmail@w-legal.com	Jul 21 2022 23:48:00	Target, Po Box 673, Minneapolis, MN 55440-0673
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15487901	+ Email/Text: bncmail@w-legal.com	Jul 21 2022 23:48:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15487900	+ Email/Text: bncmail@w-legal.com	Jul 21 2022 23:48:00	Target Nb, Po Box 673, Minneapolis, MN 55440-0673

TOTAL: 80

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
15487794	*+	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15487792	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15487798	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15487799	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
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15487850	*+	Discover Financial, Po Box 30939, Salt Lake City, UT 84130-0939
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15487815	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15487816	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
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15487811	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
15487812	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
15487813	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
15487863	*+	Navient Solutions Inc, Attn: Bankruptcy, P.O. Box 9500, Wilkes-Barre, PA 18773-9500
15487861	*+	Navient Solutions Inc, Po Box 9635, Wilkes Barre, PA 18773-9635
15487876	*+	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15487874	*+	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15487880	*+	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15487878	*+	Synchrony Bank/Care Credit, P.o. Box 965005, Orlando, FL 32896-5005
15487884	*+	Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007
15487886	*+	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15487892	*+	Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15487890	*+	Synchrony Bank/Old Navy, Po Box 965005, Orlando, FL 32896-5005

TOTAL: 1 Undeliverable, 39 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 21, 2022 at the address(es) listed below:

Name

Email Address

District/off: 0315-2

User: auto

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Date Recd: Jul 21, 2022

Form ID: pdf900

Total Noticed: 89

Brian Nicholas

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmllawgroup.com

Kenneth Steidl

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ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st  
eidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com

Kenneth Steidl

on behalf of Joint Debtor Diana L. Grecek julie.steidl@steidl-steinberg.com  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st  
eidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@berNSTEINLAW.COM jbluemle@berNSTEINLAW.COM

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmevf@chapter13trusteeWDPA.com

TOTAL: 6